

EXHIBIT A

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF VIRGINIA
RICHMOND DIVISION**

In re:

Case No. 12-35634-KRH

Sara Davis Harman
3216 Mountain Road
Glen Allen, VA 23060
SSN / ITIN: xxx-xx-0468
aka Sara G. Davis
aka Sara D. Harman
aka Sara Harman Davis
aka Harman Sara Davis
Debtor(s).

Chapter 13

AFFIDAVIT OF SARA DAVIS HARMAN

BEFORE ME, the undersigned authority, personally appeared Sara Davis Harman, known to me, and upon her oath stated as follows:

1. My name is Sara Davis Harman. I am above the age of 18 years, and competent to make this affidavit. I have personal knowledge of the facts set forth in this affidavit.
2. I reside at 3216 Mountain Road Glen Allen, VA 23060.
3. My income comes from my employment with County of Henrico, Child Support and family contributions. My income will be consistent, and I do not expect it to change in the future.
4. I am the Debtor in the filed (2) prior bankruptcy cases in this Court: 1) Chapter 13 bankruptcy (Case No. **10-35299**) filed in this Court on July 30, 2010, and dismissed on May 5, 2011; 2) Chapter 13 bankruptcy (Case No. **11-33536**) filed in this Court on May 26, 2011, and dismissed on September 28, 2012 (the "Previous Case").
5. The Previous Case was dismissed because I was unable to make plan payments to the Trustee.
6. I was unable to make plan payments to the Trustee because during course of my previous case, on May, 2012, I still unemployed and I was not able to find a new job until October, 2012. Due to this loss of income, I was unable to maintain our plan

payments and I fell behind and, after diligent efforts, I was unable to cure the default to the Chapter 13 Trustee.

8. As I mention above, I will start working October, 2012. I am employed by County of Henrico and I expect my income to remain consistent in this job. My expenses are not likely to change substantially during my case. All of this leads me to believe that I will be able to make all payments to the Trustee.

9. I have listed all of my assets and all of my debts and have fully and accurately disclosed all of my income and expenses in the Schedules in this case.

10. I propose the following:

- i. to pay Bayview Loan Servicing, LLC, in the approximate amount of \$45,455.61 at 4.930%, representing the approximate amount required to pay mortgage arrears;
- ii. to pay Ethan Allen, in the approximate amount of \$300.00 at 3.250%, representing the approximate amount required to value;
- iii. Suntrust Bank, in the approximate amount of \$8,086.96 at 3.250%, representing the approximate amount required to pay automobile loan;
- iv. to pay a minimum dividend to non-priority unsecured creditors of two percent (2%) which claims are estimated to be approximately \$193,218.00.

11. I am proposing to pay step up payment of approximately \$300.00 per month, to approximately \$2,100.00, which is all of my disposable income, to the Trustee for approximately sixty (60) months, for a total of \$107,400.00.

12. After the dismissal of my previous case, I acted as fast as I could to retain a bankruptcy attorney to file this case because I wanted to use the bankruptcy system to resolve my debts.

13. My debts arose as a result of ordinary use in trying to make ends meet. The debt has accumulated over several years and was not the result of any purchases of luxury goods or services. I have also not taken cash advances since the dismissal of my Previous Case or otherwise used credit abusively.

14. I desire to use the bankruptcy system to obtain a fresh start and have not attempted to evade my responsibilities or delay my creditors' attempts to collect. The purpose of my bankruptcy filing is to re-pay creditors the amount I can afford, and to obtain a discharge of my indebtedness.

Further Affiant sayeth not.

WITNESS the following signatures and seal this 12 October 2012.



/s/ Sara Davis Harman (seal)

Sara Davis Harman

CERTIFICATE OF ACKNOWLEDGMENT:

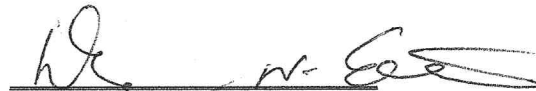
Commonwealth of Virginia

City/County of Henrico, to wit:

The foregoing instrument was acknowledged before me this 12 October 2012, by Sara Davis Harman.

My Commission Expires:

Jan. 15, 2014


Notary Public